AMENDMENTS TO THE CLAIMS

1   1.   (Previously Presented)   A system for managing relationships between a first

2   party and a second party comprising:

3   at least one processor;

4   memory coupled to said at least one processor;

5   said memory comprising a plurality of modules configured to manage distributor

6   information;

7   said plurality of modules comprising a selling agreements module configured to generate a

8   selling agreement;

9   said plurality of modules comprising a commission module configured to determine

10   commission amounts associated with a sales transaction based on said selling

11   agreement;

12   said plurality of modules comprising a licensing module configured to determine if a party

13   associated with said sales transaction has a valid license to sell products associated

14   with the sales transaction; and

15   said plurality of modules comprising a payment module for determining payment associated

16   with said sales transaction to said party in accordance with (i) a determination of

17   said commission amounts determined by said commission module and (ii) a

18   determination by said licensing module of whether said party has a valid license to

19   sell the products associated with said sales transaction.

1   2.   (Original)   The system of claim 2 wherein said licensing module is further

2   configured to determine if a party associated with said sales transaction comprises a valid

3   appointment.

1   3.   (Original)   The system of claim 1 wherein said plurality of modules further

2   comprises a distributor administration module configured to manage information associated with a

3   plurality of distributors.

1   4.   (Original)   The system of claim 1 wherein said selling agreement comprises

2   compensation components.

1   5.   (Original)   The system of claim 4 wherein said selling agreement comprises
2   document components.

1   6.   (Original)   The system of claim 5 wherein said selling agreements module
2   configured to generate said selling agreement utilizes a configuration engine to determine which of
3   said compensation components and said document components to include.

1   7.   (Original)   The method of claim 6 wherein said commission module accesses a
2   commission engine to determine said commission amounts.

1   8.   (Original)   The system of claim 1 wherein said selling agreement comprises a
2   binding contract between an institution having at least one product and a distributor.

1   9.   (Original)   The system of claim 8 wherein said institution comprises financial
2   institution.

1   10.   (Original)   The system of claim 8 wherein said product comprise financial
2   product.

1   11.   (Original)   The system of claim 10 wherein said financial product comprises life
2   insurance.

1   12.   (Currently Amended) A system for managing relationships between ~~a first party and~~
2 ~~a second party~~ <u>parties to a selling agreement, the system</u> comprising:
3   a database source comprising a plurality of data objects representative of at least one
4   distributing party, at least one selling agreement<u>,</u> and at least one license or
5   appointment associated with said at least one distributing party; and
6   a distributor management engine configured to obtain at least one of said plurality of data
7   objects from said database source and determine whether said at least one
8   distributing party conforms with said at least one selling agreement and said at least
9   one license or appointment is valid <u>to allow the at least one distributing party to sell</u>
10   <u>one or more products of the first party in accordance with the selling agreement</u>.

1   13.   (Original)   The system of claim 12 further comprising:

2   a backbone coupled to said distributor management engine, said backbone configured to

3   transport said at least one of said plurality of data objects.

1   14. (Original) The system of claim 12 further comprising:

2   an interface for obtaining a plurality of business rules defining relationships between an

3   institution and said at least one distributing party.

1   15. (Original) The system of claim 13 further comprising:

2   a commission engine configured to utilize said backbone to fetch said at least one selling

3   agreement from said database source.

1   16. (Original) The system of claim 15 wherein said commission engine generates

2 commission schemes utilized to model a set of selling agreement objects.

1   17. (Original) The system of claim 16 wherein said distributor management engine

2 generates payments based on said selling agreement objects.

1   18. (Original) The system of claim 12 further comprising:

2   a workflow process engine configured to process workflow events.

1   19. (Original) The system of claim 18 wherein said workflow process events are

2 determined by business rules defined by a user.

1   20. (Original) The system of claim 19 further comprising:

2   a commerce configuration engine configured to provide a configuration engine access to

3   said business rules.

1   21. (Original) The system of claim 12 further comprising:

2   a report engine configured to generate a plurality of reports associated with said at least one

3   distributing party.

1   22. (Original) The system of claim 21 wherein said report engine utilizes report

2 templates to generate said plurality of reports.

1   23. (Original) The system of claim 12 further comprising:

2   a distributor administration module for managing said plurality of data objects.

1   24.   (Currently Amended) The system of claim 12 further comprising:

2   a licensing and appointment module configured to enable ~~an institution~~ the first party to

3   manage said at least one license or appointments data object for at least one said

4   distributor.

1   25.   (Original)   The system of claim 24 wherein said licensing and appointment

2   module is configured to validate license or appointment compliance with a set of industry

3   regulations by evaluating said at least one license or appointment data object.

1   26.   (Original)   The system of claim 12 further comprising:

2   a selling agreements module configured to enable said institution to define and create a

3   business contract with said at least one distributing party.

1   27.   (Original)   The system of claim 26 wherein said selling agreements module

2   manages a set of business rules governing how contract components are combined into said at least

3   one selling agreement associated with each of said at least one

4   distributing party.

1   28.   (Original)   The system of claim 27 further comprising:

2   a debt management module configured to enable said institution to manage distributor

3   advances and repayments.

1   29.   (Original)   The system of claim 28 wherein said debt management module is

2   utilized to define and manage a set of payment rules defining parameters for paying said at least

3   one distributing party.

1   30.   (Original)   The system of claim 12 further comprising:

2   a net pay module enabling said institution to track and calculate payments to distributors.

1   31.   (Original)   The system of claim 12 wherein said institution comprises a financial

2   services institution.

1   32.   (Currently Amended) A system for managing relationships between a first party and

2   a second party comprising:

3   an interface for obtaining a plurality of business rules defining relationships between ~~an~~

4   ~~institution~~ a product provider and at least one distributor;

5   a database source comprising a plurality of data objects representative of said at least one

6   distributor, at least one selling agreement and at least one license or appointment

7   associated with said at least one distributor;

8   a commission engine configured to determine a commission amount associated with said at

9   least one distributor by evaluating said at least one selling agreement data object;

10   ~~a backbone coupled to said distributor management engine, said backbone configured to~~

11   ~~transport said at least one of said plurality of data objects to a plurality of modules;~~

12   [[said]] a plurality of modules comprising, a distributor administration module for

13   managing said plurality of data objects;

14   said plurality of modules comprising, a licensing and appointment module configured to

15   determine if said at least one license or appointment data object associated with said

16   at least one distributor is in compliance with a set of industry regulations;

17   said plurality of modules comprising, a selling agreements module configured to enable

18   said ~~institution~~ product provider to define and create a selling agreement with said at

19   least one distributor; and

20   said plurality of modules comprising, a payment module configured to determine said

21   commission amount to said at least one distributor.

1   33.   (Original)   The system of claim 32 wherein said commission engine utilizes said

2   backbone to fetch said at least one selling agreement from said database source.

1   34.   (Original)   The system of claim 32 further comprising:

2   a workflow process engine configured to process workflow events, said workflow process

3   events determined by said business rules.

1   35.   (Original)   The system of claim 32 further comprising:

2   a commerce configuration engine configured to provide access to said business rules.

1   36.   (Original)   The system of claim 32 further comprising:

2   a report engine configured to generate a plurality of reports associated with said at least one

3   distributor.

1   37.   (Original)   The system of claim 36 wherein said report engine utilizes report

2   templates to generate said plurality of reports.

1   38.   (Currently Amended) The system of claim 32 wherein said selling agreement

2   comprises a contract between said ~~institution~~ product provider and said at least one distributor.

1   39.   (Original)   The system of claim 38 wherein said selling agreements module

2   manages a set of business rules governing how contract components are combined into said at least

3   one selling agreement associated with each of said at least one distributors.

1   40.   (Currently Amended) The system of claim 32 further comprising:

2   a debt management module configured to enable said ~~institution~~ product provider to

3   manage distributor advances and repayments.

1   41.   (Original)   The system of claim 28 wherein said debt management module is

2   utilized to define and manage a set of payment rules defining parameters for paying said at least

3   one distributor.

1   42.   (Currently Amended) The system of claim 12 wherein said ~~institution~~ first party

2   comprises a financial services institution.

    43-64. (Canceled).

1   65.   (New) The system of claim 12 further comprising a payment module for

2   determining payment to said at least one distributing party in association with a sales of the one or

3   more products in accordance with (i) a determination of commission amounts in accordance with

4   the at least one selling agreement and (ii) a determination of whether said at least one distributing

5   party has a valid license to sell the one or more products associated with said sales transaction.

1   66.   (New) The system of claim 32 further comprising a backbone coupled to said

2   distributor management engine to transport said at least one of said plurality of data objects to the

3   plurality of modules.

1   66.   (New) The system of claim 32 wherein the payment module is further configured to

2   determine payment to said at least one distributor in association with a sales of one or more

3   products of said product provider in accordance with (i) a determination of commission amounts in

4   accordance with the at least one selling agreement and (ii) a determination of whether said at least

5   one distributor has a valid license to sell the one or more products associated with said sales

6   transaction.

1   67.   (New) The system of claim 32 wherein said product provider comprises a financial

2   services institution.